

The Living Balance Sheet[®]

A unique financial decision-making approach



Your Future. Our Process.



Whatever dreams you have for your financial future, it takes the right strategy to make it happen. You need a time-tested process that respects your current life and lifestyle—and one that puts you on a solid path to achieving all that is important to you.

Today, we introduce you to that powerful process. During our time together, you may hear financial concepts and strategies that are new, yet simple to understand. We've taken the best of what works and folded it into a logical, four-step roadmap designed to help create better financial outcomes that last a lifetime.

So let's get started! Together we will establish an understanding, define your goals, and begin to implement a strategy that will move you closer to the financial life you want.

Our Plan for Today



Our Philosophy

About Us.

You will learn about us, our philosophy, our involvement in the community, and our commitment to improving the lives of those we serve. Our knowledge and experience are supported by a unique strategy and organizational tool called The Living Balance Sheet®.¹



Your Goals

About You.

We want to know everything that is important to you. Where are you today, financially? What does your vision of the future look like? What are your personal priorities? Which financial threats concern you most? Your goals are critical to building a clear-cut financial strategy that serves you best.



Key Data

Current Information.

By collecting some initial financial data, we can begin to get a full picture of your current state and identify the strategies needed to move you forward. You'll see your financial life differently; empowering you to make the most of your assets and cash flow.



Next Steps

Working Together.

We'll review next steps, making sure you know and understand each phase of our work together. Supported by our experience and the resources of The Living Balance Sheet®, you'll approach your financial future with stability, confidence, and clarity.

Our Philosophy

Many people feel overwhelmed by multiple competing financial concerns, opinions, and products. That can lead to stress and uncertainty — and poor decisions with their money.



Instead, it's important to first organize financial priorities and understand the proper order for addressing your specific situation. Take care of today, establish a good foundation to respond to life events, and then build on that solid framework to prepare for the time ahead.

The Pitfalls of Traditional Strategies

Traditional financial thinking often targets a narrow area of focus, leaving other critical areas completely unaddressed. This can lead people to take inappropriate levels of risk and leave them financially vulnerable and unprepared for their future.

Potential Results:

- Insufficient income and asset protection
- Low annual savings
- Lack of liquid assets
- Poor debt management

Disorganization

Rate of Return over Savings Rate

Lack of Prioritization

Guessing the "Need"

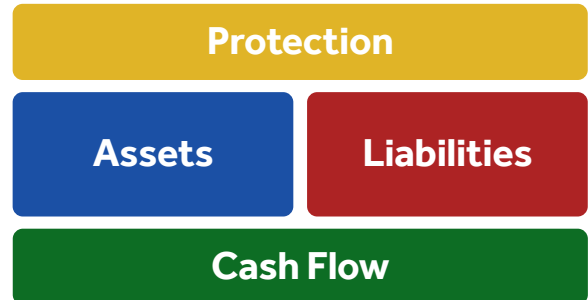
Organization

Using **The Living Balance Sheet®**, our process helps clients get organized in a way they may have never experienced before.

Imagine being able to see everything about your money — on a single page. This “wide angle view” puts you in control so you can be more powerful with your finances.

It’s important to understand all the pieces of your financial picture and how they work together.

The Living Balance Sheet®



Protection

Both your Balance Sheet and Cash Flow must be protected, as they are critical to driving your current and future lifestyle.

Protection includes covering your life, your income, your legacy, and your vulnerability to lawsuits.

Assets

Liabilities

These domains reflect all your prior money decisions and result in an overall Net Worth.

Your Net Worth must be healthy, as it takes over whenever income stops.

Cash Flow

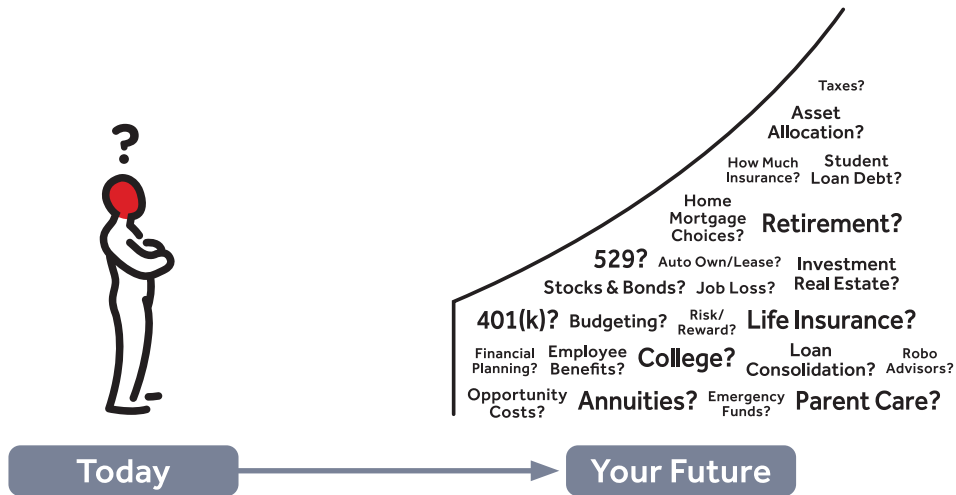
Cash Flow is the foundation of your financial world and is often the greatest source of worry.

There are four reasons why Cash Flow stops:

- Death
- Job Loss
- Disability
- Retirement

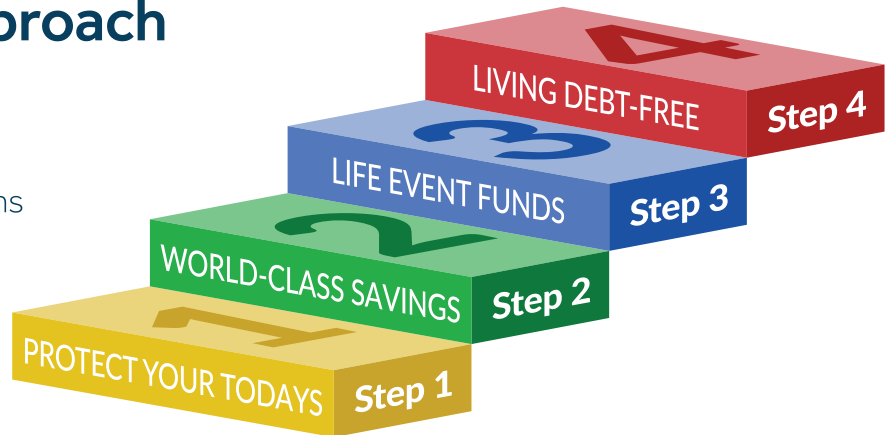
How Do You Manage the Reality?

It's possible to minimize financial ups and downs and start creating a greater sense of balance.

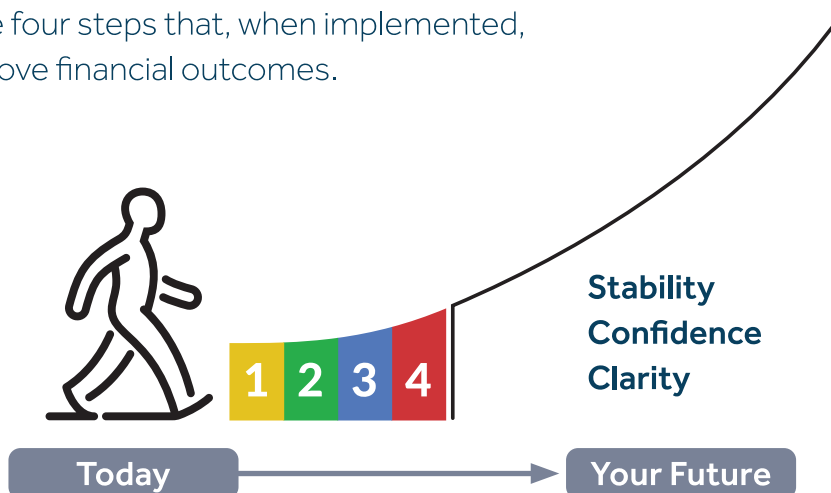


Our Four-Step Approach

We teach a fundamental strategy to organizing financial priorities and understanding which decisions should come first.

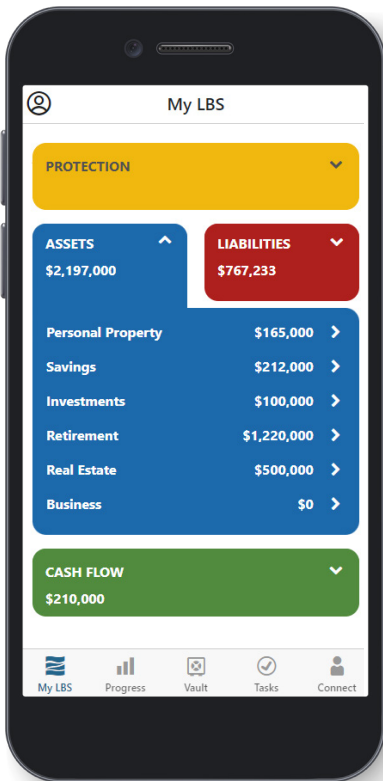


These are the four steps that, when implemented, can help improve financial outcomes.



Key Aspects of The Living Balance Sheet® Client Experience

As an LBS client, you will benefit from your own personal, secure website. Your full financial picture is available anytime, clear and organized.



It starts at your LBS Dashboard, a snapshot of your overall finances in the four key areas: Protection, Assets, Liabilities and Cash Flow

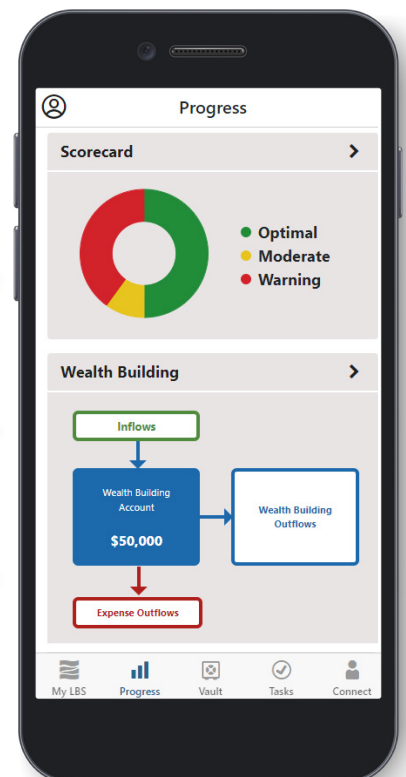
Connect your financial accounts to see your complete financial picture all in one place²

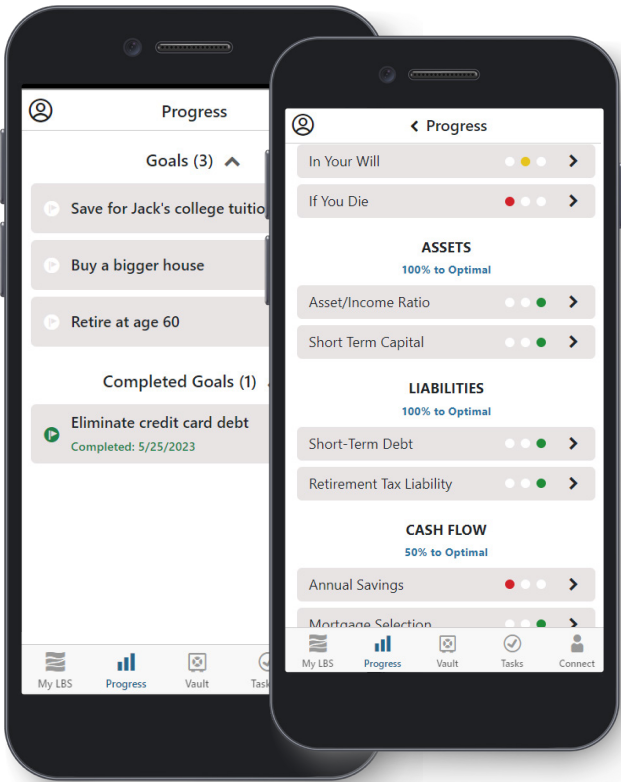
With your data organized and easier to manage, you can make more effective decisions with your money

Monitor your savings habits to maximize your wealth building results

Track your progress towards optimal financial well being

Easily edit your data if anything changes to keep your financial picture up-to-date





Track and manage your financial goals

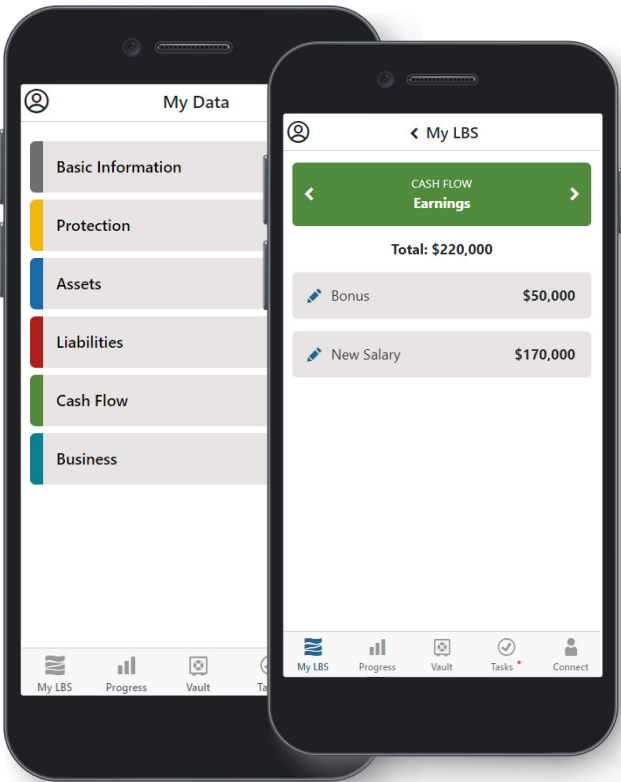
Review critical areas of your financial picture to stay connected to where you are and where you want to go

Security Information

The Living Balance Sheet® system employs some of the most advanced security features and protocols to keep your data safe, private and secure.



[Learn more](#)



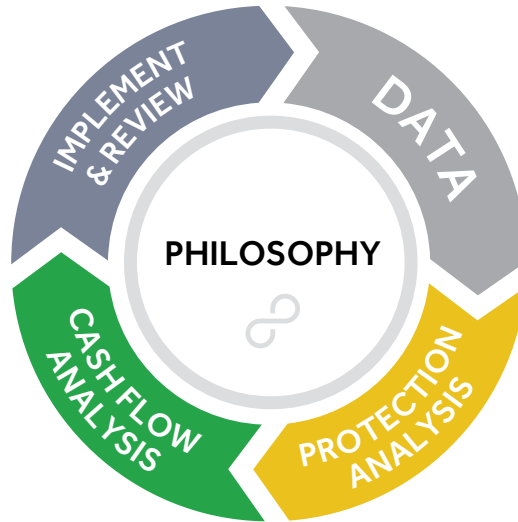
Quickly access and update your information

Store important digital files in your personal Vault

Our Process: Systematic, Logical, and Comprehensive

Our Process

1. Philosophy
2. Data Gathering
3. Protection Analysis
4. Cash Flow Analysis
5. Implement and Review



Your Goals

By identifying and documenting your goals, it creates a meaningful purpose for our work together. Having goals is important, however, keep in mind:

Goals \neq Numbers

Numbers \neq Goals

Fast Forward to Three Years From Today ...



What would you want to have accomplished or made progress toward by then?

Key Data (Quick Facts)

By collecting basic financial data, your current financial picture will begin to take shape. It's a starting point from which we can identify areas of strength and opportunities.

Client 1 Name (First/Last): _____ Date of Birth/Age: _____ / _____

Client 2 Name (First/Last): _____ Date of Birth/Age: _____ / _____

Client 1 E-mail: _____ Client 2 E-mail: _____

Total Maximum Health Coverage: _____
 Total Monthly Disability Income Client 1: _____
 Total Monthly Disability Income Client 2: _____

Death Benefit Client 1: _____
 Death Benefit Client 2: _____

PROTECTION

Property and Casualty Insurance

Health and Disability Insurance

Legal Documents

Life Insurance

ASSETS

Personal Property

Savings

Investments

Retirement

Real Estate

Business

Total

LIABILITIES

Short Term

Taxes

Mortgages

Business Debt

Total

NET WORTH

CASH FLOW

Gross Income

Protection

Assets

Liabilities

Net Income

Gross Income Client 1: _____
 Gross Income Client 2: _____

Income Tax: _____
 Short Term: _____
 Mortgages: _____
 Business Debt: _____

Next Steps

What can you expect from our work together?



We commit to:

- Work with your current assets and cash flows without asking you to change your lifestyle.
- Maintain strict security, privacy, and confidentiality at all times.
- Seek to keep or reduce your current level of risk.
- Track your financial progress using our proprietary financial tools.
- Provide collaboration and support at any time.
- Help build protection from loss into your strategy.
- Make your goals our priority and help you achieve them.
- Respect your contacts and references.

We ask that you:

- Be intentional as you work with us to build your financial strategy.
- Understand how we are compensated. Should you choose to do so, you can use our firm to implement any financial products that are appropriate to your overall strategy.
- If you benefit from the process, build your impact network by introducing us to the people you care about and who can also benefit from the work we do.



Contact us today to see all of the ways LBS helps you take care of today, build a foundation for life events to come, and design a solid framework for tomorrow.

¹ The Living Balance Sheet® and The Living Balance Sheet® Logo are registered service marks of The Guardian Life Insurance Company of America (Guardian), New York, NY. © Copyright 2005-2023 Guardian.

² The Living Balance Sheet® displays the financial holdings identified by the client based upon information and valuations provided directly by the client or by electronic feeds from the client's financial institutions. Valuations provided by electronic feeds reflect the most current information provided by the financial institution as of the date and time noted, but can reflect valuations from an earlier date and time.

³ Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.